

LATE NEWS NOTES

From Coast Files.

A rebuilding commission has been appointed for Stanford University.

All troops were withdrawn from active duty in San Francisco on Monday.

Two young girls have been arrested at Stockton, charged with horse stealing.

The amount raised by the Knights of Pythias for the San Francisco fund totaled \$100,000.

Alexander Muir, the author of "The Maple Leaf," the national anthem of Canada, is dead.

California Republicans will hold their convention in Santa Cruz on Wednesday, September 5.

Separate schools for colored children in California are prophesied by Prof. Cubberly, of Stanford.

A British army officer is making an inspection of the American packing houses for his government.

The Canadian government is conducting an investigation of the meat packing plants of the Dominion.

A state distillery for manufacturing denatured alcohol is advocated by Governor Hoch, of Kansas.

Investigation shows Dowie's personal account to have been overdrawn \$481,237 from the Zion City bank.

Chile has put a war vessel at the disposal of Secretary Root for his cruise along the west coast of South America.

Stringent laws regarding the investment of capital are driving American life insurance companies out of France.

W. S. Tupper, formerly president of the Pacific Mutual Insurance Company, of Los Angeles, has disappeared.

"Scotty" has reappeared in Los Angeles, having returned from his mysterious mine, with a larger roll than ever.

Oakland Supervisors are advertising for bids for the building of a county jail to cost in the neighborhood of \$225,000.

The saloons at Oakland reopened July 2 without any of the restrictions which have been in force since the earthquake.

Contractors estimate that it will take from three to five months to clear the ruins of the Palace hotel to permit of rebuilding.

The Security Fire Insurance Company, of Baltimore, is in the hands of a receiver, a result of losses in the San Francisco fire.

Secretary Taft has been elected a member of the Yale corporation to succeed Chauncey M. Depew, whose term has expired.

The rush to the Tanana gold fields continues and the steamers leaving every five days are crowded with passengers and freight.

Flood conditions on the lower Colorado are worse now than at any time this season. Many Riverside county farms are flooded.

The San Francisco Builders' Exchange has made a vigorous protest against limiting in any way the height of class A buildings.

As high as ten per cent. is being charged by the insurance companies for risks in the temporarily built-up sections of San Francisco.

The government has set aside two large forest reserves in Monterey and San Luis Obispo counties, Cal. These include 287,000 acres.

Attorney General Trickett, of Kansas, has received letters threatening his life unless he discontinues his crusade against the saloons.

Mrs. Tanner, wife of Corporal Tanner, commander-in-chief of the G. A. R., was killed in Montana as the result of an automobile accident.

Representative Kahn intends to have the names of all the unfair insurance companies put in the Congressional Record in the next session.

Mayor Schmitz's plan for housing the 20,000 refugees this winter is to build individual homes to be rented and paid for on the installment plan.

It has been decided to construct cars of steel for the Harriman lines. The weight of the cars will be reduced between three and four thousand pounds.

The San Francisco hotel men have organized with a view of correcting the erroneous idea that the city is without accommodations for the traveling public.

A collision between freight trains at Redding released a number of maddened steers in the streets, which seriously injured two women before they could be shot.

Information has leaked out that a syndicate operating at Portland, Ore., has been issuing fraudulent immigration certificates to Chinese smuggled into the country.

The estimates of the cost of distributing the relief fund in San Francisco total more than \$100,000 a month. Forty thousand persons are in receipt of relief at present.

An investigation has been begun in the New York police force to locate fraudulent naturalization papers. Eighty-eight per cent of the members of the force are naturalized citizens.

The death of Governor Pattison, of Ohio, gives the Republicans full control of that state. Pattison was the only Democrat elected and will be succeeded by A. L. Harris, a Republican.

The Wells-Fargo company has just declared a semi-annual dividend of five per cent. Minority stockholders state that the earnings are 30 per cent, and demand a share of the surplus.

The total shipment for the citrus season in Southern California is expected to total 22,000 cars of oranges and 4000 of lemons. The total showing in money returns will be ahead of last year.

Mayor Lane, of Portland, has discharged the relief committee having charge of the collected San Francisco fund and named one of his own. Failure to forward the funds is given as the reason.

The popular prejudice against Americans in South Africa has resulted in the stranding of an American opera company in Johannesburg. Forty persons, twenty-four of them women, are destitute.

Sixty French soldiers having been poisoned through eating tainted meat, an investigation was ordered. It was thought that the meat was from Chicago, but was proved to be a product of local farms.

An insane woman jumped from a train while crossing the Nevada desert and was lost. The train was held more than an hour but the search was vain. The train was running fifty miles an hour at the time.

Conditions are reported to be serious in Santo Domingo. Men are being killed for political reasons, the people are starving and the free ballot has become a farce. The revolution under way is daily growing in strength.

A London report says that Whitelaw Reid will not occupy the post of American ambassador for more than another year, when he will return to the United States and the engagement of his daughter to Lord Brooks will be announced.

The Policy Holders' Protective League, representing the holders of fire insurance policies to the total amount of a hundred millions, has been organized in San Francisco to protect themselves and force payment from reluctant companies.

A clause in the resolution providing a temporary government for the Isle of Pines says: "That until it shall be otherwise provided by the act of Congress or by treaty with Cuba the government of the Isle of Pines rightfully belongs to the United States of America."

THE TRUTH ABOUT THE MUTUAL LIFE

THIS is a matter of great interest to the public, and of still greater interest to thousands of individuals. People with the fairest minds—and that means most people—have been disturbed and unsettled by the developments and denunciations of the past few months. What these people want is the truth—the plain unvarnished truth. To give them this truth is the object of this announcement.

The Mutual Life Insurance Company was organized in 1843, the first of its kind in America. In 24 years it had become the largest in the world. For 39 years, in spite of the keenest competition, it has held the lead, passing unharmed through panics, failures, strikes and wars; meeting with promptness its every obligation and having 460 millions of assets to-day.

The recent Insurance agitation was unique. The investigation certainly was thorough. As every one knows, the Mutual Life was on the firing-line. The smoke has now cleared away. What do we find?

In the first place, we find that the Mutual Life is still the largest and staunchest Life Insurance Company in the world. Without defending or in the least belittling the abuses and extravagances recently brought to light, everybody should keep in mind the fact that the solvency of this Company has not for a moment been affected thereby. Concerning the work of the finance committee which has been attacked in the press, this Company's auditing committee, consisting of Messrs. Truesdale, Auchincloss, Fish and Dixon, stated on February 15th, 1906:

"The Committee certify that the investments of the Company are of the highest order and well selected," and "have found the valuation given safe and conservative, in many instances less than the market value and in none in excess of such value."

In the next place, extravagance has been stopped, and those responsible for it have gone; a new management has been installed, and retrenchments have been effected that have already saved vast sums of money and will save much more as time goes on. Legislative reforms have likewise been anticipated, and the Company is now as sound at the circumference as it always has been at the core.

In the next place, the ending of the first quarter presents an excellent opportunity for comparing this year with last.

The amount paid policy holders is \$9,608,436.50, an increase of \$1,970,835.26. The receipts for premiums were \$15,082,484.57, a decrease of \$857,995.29 for the period. This is a shrinkage of less than 5½ per cent. The amount paid for expenses was \$2,935,552.44, a reduction of \$1,547,279.36.

This remarkable showing is a good thing to be kept in mind by everybody—those now insured in the Mutual Life and those who should be. It cannot be accounted for by the smaller amount of new business written. Of the saving for the quarter, the sum of \$390,961.52 is in items not connected with the obtaining of new business.

In the next place, we find that this Company is doing business—more business than any other company in the world with one exception. Far from being paralyzed or demoralized, it is forging right ahead. Policies by the hundred are being written each day; honest trustees, keenly alert, are directing its affairs; faithful and experienced men are doing its intricate work; loyal agents are explaining its advantages and discriminating people are obtaining its protection.

In the next place, we find that there need be no question as to the future. A policy in the Mutual Life is just as good as gold. No obligation could possibly be better. A bond of the United States Government is no safer. It will, therefore, be a misfortune if any one is misled by the writer who prints for revenue or for notoriety, or by the attorney who is out for his clients, or the competitor who is out for himself, or even by the gentlemen who have organized themselves into committees under an honest misapprehension of the facts. Such incidents may tend to hinder business, but need deter no one who needs insurance.

With economy, which means rapid improvement in regard to earning of surplus for dividends, everywhere at work in the Mutual Life; with its immense size as the basis for moderate general expenses; with smaller liability for renewal commissions to agents than any other company; with the cost of new business limited by law for all companies, how can any one possibly better provide for the uncertainties of the future than through a policy in the first Insurance Company in America and the strongest in the world—

The Mutual Life Insurance Company of New York New York

The Mutual Life has devised and placed on the market at a notably low rate, a policy which provides protection more far-reaching than an ordinary contract. Send your address and let us inform you as to the particulars.

W. A. WANN, District Superintendent for the Territory of Hawaii

932-938 Fort Street, HONOLULU, T. H.

ERRORS IN ENGLISH.

BY D. O. S. LOWELL
of the Roxbury Latin School.

There are four words in the English language, in the use of which, we will venture to say, half of the readers of The Scrap Book make mistakes every day in the year. Thus they must be common words, and it would surely be well to know how to employ them aright.

They are common words, and they are simple also—only three letters each; and yet we have known men who were in college, who not only did not use them all correctly, but they could not have done so had their lives depended on the test.

These four words are Lay, Lie, Set and Sit—stumbling blocks over which nine-tenths of English-speaking people fall; and yet in one short lesson of fifteen minutes you may learn so much of them that you will never again make a mistake in their use except by carelessness.

First, commit to memory the principal parts of each verb, which are as follows:

Present.	Past, or Imperfect.	Past, or Perfect.	Participle.
Lay	Laid	Laid	Laying
Lie	Lay	Lain	Lying
Set	Set	Set	Setting
Sit	Sat	Sat	Sitting

Notice that the past tense of lie is the same as the present tense of lay, for that is where a great many are puzzled. Now, the first verb of each pair always takes an object; the second never takes one; thus, you always lay nine-tenths of English-speaking people fall; and yet in one short lesson of fifteen minutes you may learn so much of them that you will never again make a mistake in their use except by carelessness.

But though our lesson is ended, we will say a few words by way of illustration.

First, let us acknowledge that the general principle no rule without exception holds good here likewise, and there are a few exceptions. Thus, the sun sets without setting anything; but as that is almost the only case, aside from the grand rule, with which you will commonly meet, we shall say nothing whatever about the others, for if you should make errors in every instance they would be far less important than those which you will avoid by attention to our rule.

A story is told of a certain lawyer who was addressing a jury and said: "The future of my client, gentlemen, lays with you."

The judge, interrupting, said: "Lies, Mr. Coleman; hens lay."

The advocate accepted the correction and finished his plea. Soon, however, the day ended, and the judge announced:

"Court will set next Tuesday, at nine o'clock."

Coleman sprang to his feet. "Sit, your honor; hens set."

That was witty, and very fair for a joke, but it was partly incorrect. Hens do not set, as one may readily see by applying our rule. Set what? You may set a hen, but after she is set she sits, and is commonly very set about sitting too.

But, on the other hand, she lays. Lays what? An egg. Does she lie? Not commonly; her usual method is to roost, though she may lie about the laying.

At the Philadelphia Centennial, in 1876, we saw the following placard fastened to an easy chair in the Portuguese department: "Please do not seat on this chair." Many of the visitors who laughed at the broken English would

have done worse. They would have said, "Do not set in this chair." What would you say?

As an additional aid, one may add, mentally, the word now to the present tense, and yesterday to the past tense; and, of course, remember that the past participle is always used with have or has, thus:

I lay the book on the table (now).
I laid the knife on the desk (yesterday).

I have laid the cloth for dinner.
I lie down (now).

The dog lay on the floor (yesterday).
The book has lain on the table a long time.

I laid it there (yesterday).
The glazier sets the glass (now).

He set two panes (yesterday).
He has set five panes in all.

He sits (now) while setting it.
I sat (yesterday) in my chair.

I have sat here an hour.
Lie down, Carlo, and lay your head on my lap as I sit upon the grassy bank, where I have so often sat before, and watch the setting sun, which, like an artist whose genius has lain dormant during the meridian of life; now stretches his cloud canvas on the easel of the sky, sets forth his colors, which lay hidden heretofore, and lays them on in blending tints with rich profusion.

CHAMBERLAIN'S COLIC, CHOLERA AND DIARRHOEA REMEDY IN INDIA.

Mrs. Sd. L. Hiscocks writing from Clare Road, Byculla, India, says: "I have used and still require a good many bottles of Chamberlain's Colic, Cholera and Diarrhoea Remedy, and have found it invaluable as a cure as well as preventive of cholera. I have found it most successful and so far have never known it to fail if given early in the stages." For sale by Benson, Smith & Co., Ltd., Agents for Hawaii.

Dr. Drmel linen-mesh underwear is sold by M. McInerney, Ltd. It is the best underwear for this climate.